

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph Charles Lange, Jr
Shannon Denise Lange
Debtors

Case No. 13-05019-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 3180W

Page 1 of 2
Total Noticed: 29

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db/jdb
4434922 +Joseph Charles Lange, Jr, Shannon Denise Lange, 85 N. Alpine Dr, York, PA 17408-6351
+ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
4692416 +AMERIHOME, 425 Phillips Boulevard, Ewing, NJ 08618, AMERIHOME,
425 Phillips Boulevard, Ewing, NJ 08618-1430
4692415 AMERIHOME, 425 Phillips Boulevard, Ewing, NJ 08618
4442143 +Amerihome Mortgage Corporation, 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
4437628 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
4397073 +LoanCare, 3637 Sentara Way, Virginia Beach, VA 23452-4262
4383752 LoanCare Servicing Ctr, Interstate Corp Cntr Bld, Norfolk, VA 23502
4383753 +Pa Sta Empcu, P.O. Box 1006, Harrisburg, PA 17108-1006
4383754 +Sunoco/Cbn, Po Box 6497, Sioux Falls, SD 57117-6497
4383743 +York Tax Claim Bureau, 28 East Market Street, York, PA 17401-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4383746 E-mail/Text: bankruptcies@banfield.net Nov 09 2018 19:16:25 Banfield Animal Hospital,
8000 NE Tillamook, PO Box 13998, Portland, OR 97213-0998
4383747 EDI: CAPITALONE.COM Nov 10 2018 00:13:00 Cap One, Po Box 85520, Richmond, VA 23285
4420371 EDI: CAPITALONE.COM Nov 10 2018 00:13:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4383748 +EDI: CRFRSTNA.COM Nov 10 2018 00:13:00 Credit First N A, 6275 Eastland Rd,
Brookpark, OH 44142-1399
4413565 +EDI: CRFRSTNA.COM Nov 10 2018 00:13:00 Credit First NA, Po Box 818011,
Cleveland, OH 44181-8011
4383756 EDI: RCSDELL.COM Nov 10 2018 00:13:00 Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682
4383749 +EDI: RMSC.COM Nov 10 2018 00:13:00 Gecrb/Mohawk Color Ctr, Po Box 981439,
El Paso, TX 79998-1439
4383750 +EDI: RMSC.COM Nov 10 2018 00:13:00 Gecrb/Qvc, Po Box 965018, Orlando, FL 32896-5018
4383751 EDI: IRS.COM Nov 10 2018 00:13:00 Internal Revenue Service, PO Box 21126,
Philadelphia, PA 19114
4383745 +E-mail/Text: RVSVBICNOTICE1@state.pa.us Nov 09 2018 19:16:14 PA Department of Revenue,
Department 280946, Attention: Bankruptcy Division, Harrisburg, PA 17128-0001
4438934 EDI: PRA.COM Nov 10 2018 00:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4400585 E-mail/Text: bankruptcynotices@psecu.com Nov 09 2018 19:16:27 PSECU, PO Box 67013,
Harrisburg Pa 17106-7013
4392029 E-mail/Text: RVSVBICNOTICE1@state.pa.us Nov 09 2018 19:16:14
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
4404383 +E-mail/Text: bncmail@w-legal.com Nov 09 2018 19:16:19 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4383755 +EDI: WTRRN BANK.COM Nov 10 2018 00:13:00 Td Bank Usa/Targetcred, Po Box 673,
Minneapolis, MN 55440-0673
4405221 EDI: WFFC.COM Nov 10 2018 00:13:00 Wells Fargo Bank, N.A., P.O. Box 19657,
Irvine, CA 92623-9657
4383757 +EDI: WFFC.COM Nov 10 2018 00:13:00 Wfds/Wds, Po Box 1697, Winterville, NC 28590-1697
4383744 +E-mail/Text: kcm@yatb.com Nov 09 2018 19:16:04 York Adams Tax Bureau, 1405 N. Duke Street,
PO Box 15627, York, PA 17405-0156

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2018 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Amerihome Mortgage Corporation ecfmail@mw-c-law.com,
ecfmail@ecf.courtdrive.com
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Dawn Marie Cutaia on behalf of Debtor 2 Shannon Denise Lange dmcutaia@gmail.com,
cutaialawecf@gmail.com;r46159@notify.bestcase.com
Dawn Marie Cutaia on behalf of Debtor 1 Joseph Charles Lange, Jr dmcutaia@gmail.com,
cutaialawecf@gmail.com;r46159@notify.bestcase.com
Jeniece Davis on behalf of Creditor The Pennsylvania State Employees Credit Union
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Joshua I Goldman on behalf of Creditor Amerihome Mortgage Corporation bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor AMERIHOME bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Karina Velter on behalf of Creditor Wells Fargo Bank, N.A. dba Wells Fargo Dealer Services
amps@manleydeas.com
Michael J Clark on behalf of Creditor Amerihome Mortgage Corporation bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1 Joseph Charles Lange Jr
First Name Middle Name Last Name

Debtor 2 Shannon Denise Lange
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-05019-HWV**

Social Security number or ITIN **xxx-xx-3582**
EIN --

Social Security number or ITIN **xxx-xx-7703**
EIN --

Order of Discharge

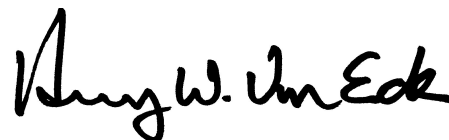
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Charles Lange Jr

Shannon Denise Lange

By the
court:



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

November 9, 2018

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.